

REMARKS

Claims are rejected and pending. Applicant has amended the Claims and respectfully requests reconsideration and withdrawal of all rejections.

Responsive to the rejection of Claims 1-4 under 35 U.S.C. §102(b) as being anticipated by Lockwood (U.S. Patent No. 4,567,359), applicant submits that Claims 1-4 are distinguishable from Lockwood. Lockwood features a system for automatically dispensing information, goods and services to a customer on a self-service basis including a central data processing center in which information on services offered by various institutions in a particular industry is stored.

Claim 1 provides for a computer network system for determining if a user is an insurance agent, generating insurance quotes, rates, and applications, including for ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by the user. Claim 2 provides for a method of determining if a user is an insurance agent, generating ministry or religious institution insurance quotes and rates in a computer, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user on a user computer connected to a server computer over a network. Claim 3 provides for a machine-readable program storage device for storing encoded instructions for a method of determining if a user is an insurance agent, quoting, rating, and saving quote information for insurance transactions that include ministry-specific coverages through a web based interface. Claim 4 provides for the method of claim 3 and further comprising: requesting a policy application on said user computer and sending said application request to said server; compiling policy application data based on said quote information and said calculated rates; and printing said policy application from said policy application data on said user computer.

Unlike Lockwood, Claims 1-4 are specific to ministries and religious institutions and are distinguishable from Lockwood because different processes are required. Typically, churches and other religiously affiliated institutions have physical properties and a wide variety of activities, and thus have many potential areas where the risk of liability is significant. In order to assess those risks, more particular types of information need to be gathered. Unlike Lockwood, ministry-related insurance policies require such non-standard information that conventional processes may not fully support the type of inquiries required. Non-standard information may

include, but is not limited to, activities such as camps, schooling, daycare, counseling programs, foreign mission operations. Information regarding the clergy, church staff and volunteers may also need to be collected.

Similarly, Claims 1-4 set forth a system distinguishable from Lockwood because churches and other religiously affiliated institutions require specialized coverages to efficiently address the ministry-focused nature of these entities. Unique insurance coverages which are tailored to the needs of churches and take into account a wide range of activities are needed. Such coverages include, but are not limited to, the following: membership emotional injury, student emotional injury, clergy ordination/placement, counseling acts, religious communication, religious activity, discriminatory acts, Christian school and college coverages, Christian camp coverages, church transportation, foreign mission operations, as well as other ministry-specific coverages. Standard property, liability, automobile, and workers' compensation coverages may not fully address the needs of churches and other religiously affiliated institutions.

Furthermore, Claims 1-4 set forth a system usable by an insurance agent. Lockwood sets forth a system in which "[t]he terminal 2 is designed to provide the same level of services as would a well-informed insurance agent and to interface with the customer by means of a factitious agent created by electronic devices; but with such a level of realism that the customer gets the impression that he is dealing with a live person." (Col. 4, ll. 24-29). Accordingly, the system of Lockwood fails to envision use by an agent and any features specific for use by an agent. The system of Lockwood is intended to wholly replace agents within its transactions.

Responsive to the rejection of Claim 5 under 35 U.S.C. §102(b) as being anticipated by Lockwood, applicant submits that Claim 5 has been amended and is distinguishable from Lockwood. Claim 5 has been amended to set forth a step in which the quote document is displayed and a hardcopy printed on the server. In Lockwood, the application (query) and quote information is derived from the central processing center. Claim 5 is distinguishable from Lockwood because Lockwood speaks to where the quote information is derived. Regarding Claim 5, the quote data is first saved on the web server and a copy is also prepared for transmission to the insurance company's server performing the rating process. The quote document may then be displayed or a hardcopy may be printed on the server. The insurance company has full control over displaying or printing the quote information. The method provided by Claim 5 is not available to the user.

Responsive to the rejection of Claim 6 under 35 U.S.C. §102(b) as being anticipated by Lockwood, applicant submits that Claim 6 has been amended and is distinguishable from Lockwood. Claim 6 has been amended to set forth a step in which a hardcopy of the policy application is printed on the server. Claim 6 is distinguishable from Lockwood because Lockwood speaks to where the quote information is derived. Unlike Lockwood, Claim 6 sets forth a method in which a hardcopy of the policy application is printed when the supporting information is provided. The insurance company has full control over printing the hardcopy of the policy application. The method provided by Claim 6 is not available to the user.

Responsive to the rejection of Claim 7 under 35 U.S.C. §103(a) as being unpatentable over Lockwood and Himmel et al., hereinafter Himmel (U.S. Patent No. 6,237,035), applicant submits that Claim 7 has been amended and is distinguishable from Himmel. Claim 7 has been amended to set forth a method in which changes to quote information are prohibited after the policy application is requested. Himmel features a system and method for controlling duplicate transaction submission in a web browser/web server environment. The client web browser is modified to include a process duplicate action select (e.g. duplicate mouse "clicks") detection. On the server side, server software tracks a transaction identification number (tranid) to determine if a request has already been fulfilled. Unlike Himmel, Claim 7 sets forth a method in which the status of the application is stored and subsequently checked to prevent changes to quote information after the policy application is requested. Once a policy application has been produced for the agent, the quote from which it is derived can no longer be updated. Once the application is completed and submitted, neither the quote nor the application may be changed. The quote records are updated to indicate that a draft application has been created. When a draft application has been requested, the "Application Status", is updated from "None", indicating that the draft application has not been created, to "Draft" indicating that a draft application has been created.

Responsive to the rejection of Claim 8 under 35 U.S.C. §103(a) as being unpatentable over Lockwood, applicant submits that Claim 8 has been amended and is distinguishable from Lockwood. Claim 8 has been amended to set forth the step of creating a proposal, with the proposal containing references or links to detailed coverage information. Lockwood features a method for providing policy information to the user. In Lockwood, the user is confronted with a factitious agent who appears on a video screen. The factitious agent provides policy information

to the user and creates the impression of dealing with a live person. Unlike Lockwood, Claim 8 provides for a method in which the proposal also can include references or links to detailed information describing the insurance coverage listed in the proposal. The links may be hyperlinks. A hyperlink is an element in an electronic document that links to another place in the same document or to an entirely different document. Typically, you click on the hyperlink to follow the link. After clicking on the link, the user may be presented with detailed coverage information. Unlike Lockwood, the user decides whether to click and read the detailed coverage information.

Responsive to the rejection of Claim 10 under 35 U.S.C. §102(b) as being anticipated by Lockwood, applicant submits that Claim 10 is distinguishable from Lockwood. Lockwood discloses a method in which the central processing center receives a quotation request from one of the terminals. The center locates the appropriate rate information and makes an insurance calculation based on the information received from the customer. A quotation history file stored in the memory is update, and the quotation is sent to the terminal. Unlike Lockwood, Claim 10 further provides the step of storing the policy application data on the server.

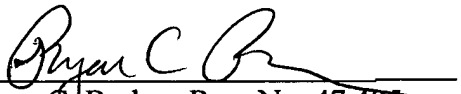
Applicant submits that no combination of the cited prior art teaches or suggests the subject matter of the amended Claims. Therefore, the pending Claims are in a condition for allowance, and such action is earnestly solicited.

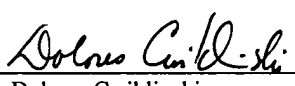
CONCLUSION

Applicant believes that the application, as amended, is now in allowable form and action toward that end is respectfully requested. If any issues remain that can be resolved by telephone, Examiner is invited to call the undersigned attorney.

In the event that Applicant has overlooked the need for an extension of time, an additional extension of time, payment of fee, or additional payment of fee, Applicant hereby conditionally petitions therefor and authorizes that any charges be made to Deposit Account No. 02-0390, BAKER & DANIELS.

Respectfully Submitted,

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<p style="text-align: center;">CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))</p> <p>I hereby certify that, on the date shown below, this correspondence is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address above on the date indicated below.</p> <p>February <u>6</u>, 2008</p> <p>By:  Dolores Cwiklinski</p>
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